



Order Filed on December 16, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 dcarlton@kmlawgroup.com Attorneys for Secured Creditor MidFirst Bank	
In Re:	Case No.: 24-20167 CMG
Kimberly A. Golden-Kozak Joseph V. Kozak,	Hearing Date: 12/18/2024 @ 10:00 a.m.
Debtor	Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: December 16, 2024



Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: Kimberly A. Golden-Kozak Joseph V. Kozak

Case No.: 24-20167 CMG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor MidFirst Bank, holder of a mortgage on real property located at 21 Manhattan Drive, Unit 71 Brick, NJ, 08723, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and George E. Veitengruber, III, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor (Claim # 6; arrears in the amount of \$43,669.33) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve their right to object to Secured Creditor's proof of claim and notice of mortgage payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Joseph V. Kozak
Kimberly A. Golden-Kozak
Debtors

Case No. 24-20167-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Dec 16, 2024

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph V. Kozak, Kimberly A. Golden-Kozak, 21 Manhattan Drive, Unit 71, Brick, NJ 08723-1806

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
George E Veitengruber, III	on behalf of Debtor Joseph V. Kozak bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
George E Veitengruber, III	on behalf of Joint Debtor Kimberly A. Golden-Kozak bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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User: admin

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TOTAL: 5